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**REMARKS**

Claims 44-57 are pending. Claims 1-43 have been withdrawn without prejudice. In an office action mailed on February 14, 2006 ("the February 14, 2006 Office Action"), then-pending claims 1-51 were rejected under 35 U.S.C. § 103(a) as unpatentable over U.S. Patent No. 5,873,071 ("Ferstenberg"). Applicants responded on May 12, 2006 ("the May 12, 2006 Amendment and Response") amending claims 1-3, 6-7, 9-16, 18-21, 23-28, 31-34, 36-39, and 41-48, canceling claims 5 and 30, and adding new claims 52-57. In the May 12, 2006 Amendment and Response, Applicants also submitted remarks traversing the rejection of claims 1-4, 6-29, and 31-51 over Ferstenberg.

In an office action mailed on August 10, 2006 ("the August 10, 2006 Restriction"), claims 1-57 were subject to restriction because the Examiner was of the opinion that the pending claims were directed to two inventions, grouped as claims 1-43 and 44-57 by the Examiner. The August 10, 2006 Restriction did not address Applicants' arguments over Ferstenberg in the May 12, 2006 Amendment and Response. Applicants responded to the August 10, 2006 Restriction on September 8, 2006 by electing claims 44-57 for further examination without traverse. Applicants believe that the May 12, 2006 Amendment and Response fully addresses the rejection under 35 U.S.C. § 103(a) set forth in the February 14, 2006 Office Action, and Applicants respectfully request a formal notification on the record that the rejection over Ferstenberg has been withdrawn.

In an office action mailed on February 27, 2007 ("the February 27, 2007 Office Action"), pending claims 44-57 were rejected under 35 U.S.C. § 103(a) as being unpatentable over U.S. Patent No. 5,864,827 ("Wilson") in view of U.S. Patent No.

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6,039,245 (“Symonds”). The February 27, 2007 Office Action did not mention the previous rejection over Ferstenberg, and therefore, Applicants’ remarks below do not address Ferstenberg further because Applicants treat the rejection as withdrawn. Applicants respectfully request reconsideration of all pending claims in light of the following remarks and further request withdrawal of all grounds of rejection.

**Claim Rejections**

**Rejection of Claims 44-57 under 35 U.S.C. § 103(a)**

Claims 44-57 stand rejected under 35 U.S.C. § 103(a) as unpatentable over Wilson in view of Symonds. Applicants respectfully traverse.

For the rejection under 35 U.S.C. § 103(a) to be proper, a reference taken as a whole either alone or in combination with another reference must teach or suggest every element of the claimed invention. Applicants respectfully submit that neither Wilson nor Symonds, either alone or in combination, teach or suggest every element of the claimed invention.

Neither Wilson nor Symonds alone or in combination teach or suggest at least the following elements recited by Applicants’ independent claim 44:

“at least two of the plurality of electronic portals are adapted to use one of multiple different standardized portal-specific data formats”; and

“a central transit point that links the gateways to the price provider and through which the normalized data is transmitted.”

Similarly, neither Wilson nor Symonds alone or in combination teach or suggest at least the following elements recited by Applicants’ independent claim 52:

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“at least two of the plurality of electronic portals are adapted to use multiple different standardized portal-specific data formats”;

“a first gateway located at a first price provider...wherein the first gateway translates data received in the standardized portal-specific format of each respective electronic portal to a standardized format of the first price provider and translates data received in the standardized format of the first price provider to the standardized portal-specific format of each respective electronic portal”; and

“a second gateway located at a second price provider...wherein the second gateway translates data received in the standardized portal-specific format of each respective electronic portal to a standardized format of the second price provider and translates data received in the standardized format of the second price provider to the standardized portal-specific format of each respective electronic portal.”

For at least these reasons, Applicants submit that the pending independent claims should be allowable. By virtue of their dependency on Applicants' allowable independent claims, the pending dependent claims are also submitted to be in condition for allowance.

Wilson discloses a system in which a single gateway 1 transfers information between financial markets/exchanges 16, 18, 20, and 22 and customers 2, 4, and 6, and vice versa. Abstract; col. 4, ll. 2-51. According to the system of Wilson, all of the customers “utilize a common protocol and one or more financial market (exchange) system(s)...each utilize the same and/or different protocols that differ from the common protocol used by the customer system(s).” Col. 2, ll.48-54. For example, all of the

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customer systems 2, 4, and 6 communicate with the gateway 1 using the Financial Information Exchange (FIX) protocol. Figure 1; col. 4, ll. 30-40. The gateway 1 then translates customer communications from the FIX protocol to the proprietary protocol of the relevant financial exchange. Col. 4, ll. 52-59.

In contrast, the customer portals according to Applicants' claims involve each customer portal having access to multiple different standardized formats. For example, the multiple different standardized formats can be associated with the plurality of price providers that the gateway in communication with the customer portal can communicate with via the central transit point. Moreover, none of the electronic portals in the system of Wilson are adapted to use one of multiple different standardized portal-specific data formats, since each customer 2, 4, and 6 communicates with the gateway 1 using the same data format, according to the FIX protocol.

In contrast, according to Applicants' claim 44, each customer portal is linked to a separate gateway for translating data received in the customer's portal-specific format to a second, standardized format. The standardized data is then transmitted from the gateway to a central transit point that links the gateway to the price providers. The architecture of claim 44 can be seen, for example, in Figures 5, 6, 8, 10B, 12B, and 12C.

Whereas in the system of Wilson all customers communicate with a single gateway using the standardized FIX protocol, in a system according to Applicants' claim 44 customer portals communicate with the correspondingly linked gateway using a portal-specific communications format or one of multiple different portal-specific data formats. Such a configuration permits information from the plurality of electronic portals

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to be displayed at the price provider substantially simultaneously. See claim 46.

Moreover, in a system according to Applicants' claim 44, if a gateway linked to a particular customer fails or crashes, other customers are still able to communicate with the plurality of price providers using the gateways linked to those customers.

Moreover, unlike Wilson, a system according to Applicants' claim 44 transmits data in a normalized format from the gateway to the plurality of price providers. As such, the normalization of data occurs at the gateway, prior to transmission to the price provider, which reduces processing demands at the price provider. The system of Wilson involves transmitting non-normalized, portal-specific data to the price provider, even though all of the data from the customer portals is in the standardized FIX format.

Symonds fails to cure the defects of Wilson. Symonds is directed to a financial transaction processing system that enables transactions from various types of card-activated terminal devices to be processed despite each of the terminals using a unique message format. Abstract. Figure 1 of Symonds illustrates the operation of the system of Symonds. Terminal devices 12 communicate with a message gateway router (MGR) 24 via a driver 20. The MGR 24 receives a communication from a terminal device in a particular data format that may be specific to the type of terminal device (e.g., a point of sale terminal 14 or an ATM machine 16). Col. 6, ll. 2-9; *see also* col. 11, ll. 8-10. The MGR 24 converts the data format into an internal data format that is communicated over an internal network connection using the TCP/IP communication protocol to a message processing program (MPP) 26. Each MPP 26 is unique to a particular type of terminal device 12 and is generally different from other MPPs. Each MGR 24 and MPP 26 has a

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listener and a sender for capturing messages intended for the MGR 24 or MPP 26 from the internal network and for transmitting messages from the MGR 24 or MPP 26 onto the internal network.

After the MPP 26 processes the message in the internal data format, a second message is transmitted via the sender of the MPP 26 which may be bound for, for example, an external authorization system 18, which communicates with a second MGR 25. The second MGR 25 translates the internal formatted message from the MPP into the format of the external authorization system 18 and transmits the message.

In contrast to a system according to Applicants' claim 44, Symonds lacks a central transit point that links its Message Gateway Routers (MGRs) to a price provider and through which normalized data is transmitted to the price provider as recited by Applicants' claim 44. In fact, the MGR of Symonds transmit messages in an internal format on a TCP/IP internal network, and the messages are bound for a unique MPP for subsequent processing. The MPP then retransmits messages in the internal format to a second MGR. Neither the first nor the second MGR are linked to a central transit point through which normalized data is communicated to a price provider.

Moreover, Symonds fails to teach a system where a customer portal is adapted to use one of multiple different standardized portal-specific data formats. The system of Symonds involves each of the terminal devices 12 transmitting messages to the MGRs only in a single data format that is translated by the particular MGR and the data transmitted in the single data format may include standardized information, e.g., according to the ISO 8583 standard. *See* col. 1, ll. 47-62. More specifically, Symonds is

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silent as to whether each of the terminal devices has available to the customer one of multiple different portal-specific data formats. In fact, it appears that each terminal has a single terminal-specific data format that it uses to communicate with the particular MGR.

Finally, in contrast to the system recited by Applicants' claim 52, the system of Symonds does not include a first gateway located at a first price provider and a second gateway located at a second price provider. Instead, Symonds is silent on the location of the MGRs used by the system of Symonds.

Hence, neither Wilson nor Symonds, either alone or in combination, teach or suggest all of the elements of Applicants' independent claims 44 and 52. For at least these reasons, Applicants respectfully submit that claims 44 and 52 are allowable. Claims 45-51 depend directly or indirectly from claim 44, and Applicants believe that these claims also define patentable subject matter. Claims 53-57 depend directly or indirectly from claim 52, and Applicants believe that these claim also define patentable subject matter.


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**CONCLUSION**

In view of the foregoing remarks, and the inability of the applied references, alone or in combination, to anticipate, suggest or make obvious the subject matter as a whole of the invention disclosed and claimed in this application, all the claims are submitted to be in a condition for allowance, and Applicants respectfully request the application promptly pass to issuance..

The Examiner is cordially invited to call the undersigned Attorney to discuss any outstanding issues that remain.

Respectfully submitted,

  
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